

Fill in this information to identify the case:

Debtor 1 Dennis Ray Duty, II

Debtor 2 Lauren Culbreth Duty
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Georgia

Case number 15-40920

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association c/o Seterus, Inc.

Court claim no. (if known): 15

Last four digits of any number you 1374 use to identify the debtor's account:

Date of payment change: 12/01/2017

Must be at least 21 days after date of this notice

New total payment: \$1,859.57
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 517.68 New escrow payment: \$ 532.61

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 Dennis Ray Duty, II Case number (if known) 15-40920
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mallory Velten

Signature

Date 11/01/2017

Print: Mallory Velten

First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 4360 Chamblee Dunwoody Rd. Suite 310
Number Street

Atlanta, GA 30341

City State ZIP Code

Contact phone 404-789-2661

Email bankruptcy@brockandscott.com

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
COLUMBUS DIVISION

IN RE:
DENNIS RAY DUTY, II
LAUREN CULBRETH DUTY
DEBTOR(S)

CASE NO. 15-40920
CHAPTER 13

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the Proof of Claim Supplement in the above captioned case were this day served upon the below named persons by electronic service or by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Dennis Ray Duty, II
615 Lake Harding Drive
Hamilton, GA 31811

Lauren Culbreth Duty
615 Lake Harding Drive
Hamilton, GA 31811

America A Cross
4800 Armour Road
Columbus, GA 31904

Kristin Hurst
P.O. Box 1907
Columbus, GA 31902-1907

This the 1st day of November, 2017.

/s/ Mallory Velten
Mallory Velten
4360 Chamblee Dunwoody Rd. Suite 310
Atlanta, GA 30341
Ph: 404-789-2661
Fax: 404-294-0919
bankruptcy@brockandscott.com

[REDACTED]

LAUREN C DUTY
DENNIS R DUTY
c/o AMERICA A. CROSS
4800 ARMOUR RD
COLUMBUS GA 31904-5231

ESCROW ACCOUNT STATEMENT	
Analysis Date:	10/10/17
Loan Number:	[REDACTED]
Current Payment	New Payment Effective 12/01/17
Principal and Interest Escrow	\$1,326.96 \$517.68
Total Current Payment	\$1,844.64
Principal and Interest* Escrow Escrow Shortage or Deficiency	\$1,326.96 \$516.89 \$15.72
Total NEW Payment*	\$1,859.57

* The principal and interest payments reflect the contractual amount due under the note, which can be modified with a mutually agreed upon payment plan. In addition, the new principal and interest payment and the total new payment may not reflect any changes due to interest rate adjustments. You will receive a separate notice for interest rate adjustments.

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on October 19, 2015. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

ANTICIPATED DISBURSEMENTS December 2017 to November 2018		ESCROW ACCOUNT PROJECTIONS FOR THE NEXT 12 MONTH ESCROW CYCLE Anticipated Activity			
		Payments to Escrow	Payments from Escrow	Description	Projected Balance
MORTGAGE INS	\$633.00				\$2,803.96
COUNTY	\$2,988.76				
HAZARD INS	\$2,581.00				
Total Disbursements	\$6,202.76				\$2,803.96
Bankruptcy File Date	October 19, 2015	Beginning Balance**			
Pre-Petition Escrow Shortage/Deficiency as of Analysis Date	\$0.00	Post Petition Beg Bal*			
		Date			
		12/01/2017	516.89	52.75- MORTGAGE INS	3,268.10
		12/01/2017	0.00	2,988.76- COUNTY	279.34
		01/01/2018	516.89	52.75- MORTGAGE INS	743.48
		02/01/2018	516.89	52.75- MORTGAGE INS	1,207.62
		03/01/2018	516.89	52.75- MORTGAGE INS	1,671.76
		04/01/2018	516.89	52.75- MORTGAGE INS	2,135.90
		05/01/2018	516.89	52.75- MORTGAGE INS	2,600.04
		06/01/2018	516.89	52.75- MORTGAGE INS	3,064.18
		06/01/2018	0.00	2,581.00- HAZARD INS	483.18
		07/01/2018	516.89	52.75- MORTGAGE INS	947.32
		08/01/2018	516.89	52.75- MORTGAGE INS	1,411.46
		09/01/2018	516.89	52.75- MORTGAGE INS	1,875.60
		10/01/2018	516.89	52.75- MORTGAGE INS	2,339.74
		11/01/2018	516.89	52.75- MORTGAGE INS	2,803.88
		Total	\$6,202.68	\$6,202.76-	
Under federal law, your lowest monthly balance in the escrow account should not have exceeded \$1,033.78, or 1/6 of the total anticipated payments from your escrow account. Your lowest escrow balance was \$279.34.					
The escrow account has a post-petition shortage and/or deficiency. A deficiency, if applicable, is the amount of negative balance in the escrow account, which can occur when funds that have been paid from the escrow account exceed the funds paid to the escrow account. An escrow shortage occurs when the escrow balance is not enough to pay the estimated items and any additional reserve deposits that need to be paid during the next 12 months. The projected beginning balance of your escrow account is \$2,803.96. Your required beginning balance according to this analysis should be \$3558.40. This means you have a shortage and/or deficiency of \$754.44. For your convenience, we have spread this post-petition shortage and/or deficiency over the next 48 installments and included this amount in your escrow payment.					
The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: \$1,033.78.					

This is a statement of actual activity in your escrow account from January 2017 to November 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY

Beginning Balance Date	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
01/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	1,469.00	1,377.97-
02/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	1,923.47	1,430.72-
03/01/17	507.22	1,028.80*	52.75-	52.75-	MORTGAGE INS	2,377.94	454.67-
04/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	2,832.41	507.42-
05/01/17	507.22	514.40*	52.75-	52.75-	MORTGAGE INS	3,286.88	45.77-
05/01/17	0.00	0.00	0.00	2,581.00-*	HAZARD INS	3,286.88	2,626.77-
06/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	3,741.35	2,679.52-
06/01/17	0.00	0.00	2,581.00-	0.00*	HAZARD INS	1,160.35	2,679.52-
07/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	1,614.82	2,732.27-
08/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	2,069.29	2,785.02-
09/01/17	507.22	0.00*	52.75-	52.75-	MORTGAGE INS	2,523.76	2,837.77-
10/01/17	507.22	5,176.80*	52.75-	0.00*	MORTGAGE INS	2,978.23	2,339.03
11/01/17	507.22	0.00*	52.75-	0.00	MORTGAGE INS	3,432.70	2,339.03
Total	\$5,579.42	\$6,720.00	\$3,161.25-	\$3,055.75-			

* indicates a difference from a previous estimate either in the date or the amount.

** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. COLORADO: SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.